# **7** Flowable

Flowable helps Direct Insurance speed up claims registration by 25% and troubleshooting by 75%



Consolidation of 14 disparate systems into one unified view accelerates product development while improving customer experience at award-winning insurer. Direct is an innovative insurance company specializing in the areas of automotive, property, travel and liability for individuals as well as businesses. Founded in 2015, the business has grown rapidly and today provides coverage to 320,000 clients supported by its online services and telephone staff at seven branches across the Czech Republic.

#### CHALLENGE

### Accelerating growth, improving customer experience and launching new products

Direct has supported its robust growth by making the process of selecting and managing policies easier for its customers. However, its in-house developed application for managing automotive and property insurance workflows did not deliver the necessary flexibility and capabilities to deal with the growth and complexity of its business. In response, a modern business process management solution was needed to help accelerate digital transformation, flexibility, and efficiency – to support the customer-centric approach that helps deliver a great user experience and leads to a growing business. The IT team already had experience with Activiti, which had some of the needed elements. Direct selected Flowable as it offered a natural extension from Activiti but with a deeper set of capabilities including low-code development, monitoring capabilities, easy to use interface and comprehensive APIs that made it simple to integrate within its current IT landscape.

#### SOLUTION

## Unifying disparate systems, improving claims handling and customer satisfaction

Direct's strong growth had led to the creation of multiple software databases and platforms that were starting to become difficult to manage while slowing down critical workflows such as claims registration. Flowable's low-code capabilities allow us to foster better collaboration between business and IT. Its easy-to-use modeler can be managed from a non-developer, bringing to the project the business view and expertise and resulting in a faster development time. This allows us to get new

products to market fast and react quickly to the changing needs of our customers.

Jakub Novák, Head of Business Architecture Development at Direct



Direct processes, built in Flowable.

The new solution needed to help foster agility – allowing new insurance features and entire products to be prototyped and launched to market quickly.

#### **Requirements:**

- Bring new insurance features and products to market faster through low-code development techniques
- Unify disparate systems within Direct to streamline claims management process
- Speed up policy creation and claims handlings for employees and customers

Flowable has transformed key activities such as the claims registration process for Motor insurance, integrating information from **14 separate systems into a single, unified application** with

#### Use cases:

- Improve claims registration and client onboarding for a better customer experience
- Involve business in the of new insurance products' applications
- Increase operational efficiency

one consolidated output. This has made the management of the workflows easier and faster for agents, **speeding up the claim registration process by 25%.**  We are in a competitive market and our technical efforts are all about making our operation efficient and creating a great experience for our customers. Speed and agility are vital to get ahead of our competitors. Speed of delivery translates into business opportunity – and Flowable is helping us make that shift.

Michal Fašina, CTO at Direct

## Low-code fosters collaboration between business and IT

Direct had previously struggled with a complex development pipeline that required multiple stakeholder groups to participate in a disjointed process. This led to significant delays in building, testing, and deploying new products and features which hindered the business from meeting new customer demands.

Flowable has allowed the development process to become more agile and reduced the **prototyping time for new applications from months to weeks or even days.** It also helped the IT team **onboard new colleagues into projects 50% faster.** 

As Michal Fašina, CTO at Direct, explains, "Flowable offers a low-code working environment that fosters collaboration between our business analysts and IT department."

A major advantage of Flowable is the flexible pricing model along with the enterprise-class support.



Pavel Lukeš, Head of Software Development at Direct

## Improved visibility streamlines troubleshooting and increases operational efficiency

Flowable enhanced visibility and detailed reporting has dramatically reduced the time it takes to find and resolve issues within the workflow. The initial deployment discovered 15,000 workflow jobs that had failed and the time it takes to detect and resolve new issues has been **reduced by 75%.** 

Miroslav Jurek, Senior IT Analyst at Direct, highlights the performance increase Flowable brought: *"We are now resolving issues in 5 to 10 minutes."* 

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End user application created with Flowable.

We can safely deploy a new version of our applications to the business every day, sometimes even twice a day. Flowable is built into our core systems, so it's very easy to create a vision of how it will work and how it will look.

#### Jakub Novák,

Head of Business Architecture Development at Direct

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End application created with Flowable Forms.

### Speed and agility of Flowable are unlocking future potential at Direct

Direct's strategic aim to grow its relevance in the Czechs insurance market was hampered by its complex and difficult to manage technical architecture, sluggish development process and inability to quickly detect and resolve technical issues.

Flowable has enabled transformative improvement across the whole business by fostering ideal collaboration between IT and the business, delivering fast development times and providing agility to its operational teams. Flowable's initial deployment started with motor insurance for client onboarding and claims registration and is now expanding to other processes including policy management, endorsements, cancellations, and renewals. The company also plans to use Flowable to help launch insurance products in new areas including travel and for small and medium businesses.



Direct insurance company was founded thanks to the bunch of lunatics, a pile of enthusiasm, and mainly the vision that together we can change the world of insurance and give it back its original meaning - to help anytime when a problem occurs. We care about people. Therefore together with the exceptional team, we are building a healthy and prosperous, but finally normal insurance company. We do not use any complicated language or hide behind the snags, asterisks, and inconspicuous notes in small print. You can rely on us and be sure we always offer and look for the simplest and the most reliable solutions. We believe an insurance company can be human and friendly, too.

## 🗖 Flowable